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PTO/SB/21 (08-03)

Approved for use through 08/30/2003. OMB 0651-0031  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	10/735,749	
	Filing Date	December 16, 2003	
	First Named Inventor	MONTELEONE, Leonard C.	
	Art Unit	3612	
	Examiner Name		
Total Number of Pages in This Submission	<b>5</b>	Attorney Docket Number	32715-2001

ENCLOSURES (Check all that apply)		
<input checked="" type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance communication to Technology Center (TC)
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<input type="checkbox"/> Response to Missing Parts/Incomplete Application	<b>Remarks</b>  06/24/2004 BSAYAS11 00000021 10735749  01 FC:1806 180.00 DP	
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<b>SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT</b>		
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Date	December 29, 2003	

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Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

**Complete if Known**

Application Number	10/735,749
Filing Date	December 16, 2003
First Named Inventor	MONTELEONE, Leonard C.
Art Unit	3612
Examiner Name	
Attorney Docket Number	32715-2001

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**U. S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
		US- 5,563,783	10-08-1996	Stolfo et al.	
		US- 6,233,566	05-15-2001	Levine et al.	
		US- 2003/0018558	12-23-2003	Heffner et al.	
		US- 2003/0018563	01-23-2003	Kilgour et al.	
		US- 2003/0074306	04-17-2003	Rios et al.	
		US- 2003/0105697	06-06-2003	Griffin et al.	
		US- 2003/0110045	06-12-2003	Kehrli et al.	
		US- 6,263,321	07-17-2001	Daugherty	
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**FOREIGN PATENT DOCUMENTS**

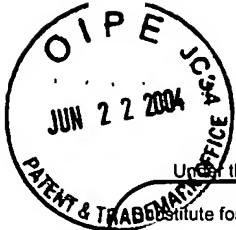
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				

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Sheet 2 of 2

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		"Buy-In Procedures for Mortgage-Backed Securities", The Bond Market Association, October 1994	

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<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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